



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name NORTHERN TRUST CORPORATION

City/State CHICAGO, IL

Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 159,839,583

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

NORTHERN TRUST CORPORATION
50 SOUTH LA SALLE STREET

CHICAGO, IL 60603

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BHC Name

City/State

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	155,284,826	154,167,855	155,929,089	136,098,123	117,493,571
Net income (\$000)	1,180,332	1,138,853	1,545,319	1,209,310	1,492,216
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.19	2.79	5	0.91	2.65	5	0.91	2.60	5	1.09	2.77	6	1.46	3.01	8
+ Non-interest income	3.34	0.94	95	3.30	1.09	94	3.29	1.04	95	3.42	1.21	92	3.74	1.32	91
– Overhead expense	3.14	2.18	90	2.94	2.21	88	2.94	2.17	89	3.22	2.57	79	3.52	2.69	83
– Provision for credit losses	0.01	0.10	17	-0.06	-0.12	60	-0.05	-0.09	56	0.07	0.51	5	-0.01	0.15	4
+ Securities gains (losses)	0	0	24	0	0.01	37	0	0.01	10	0	0.02	5	0	0.01	21
+ Other tax equivalent adjustments	0	0	48	0	0	18	0	0	76	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.38	1.46	45	1.32	1.76	15	1.31	1.66	23	1.22	1.04	62	1.68	1.56	59
Net operating income	1.01	1.10	38	0.98	1.34	15	0.99	1.26	20	0.89	0.81	55	1.27	1.19	54
Net income	1.01	1.10	38	0.98	1.34	15	0.99	1.26	20	0.89	0.82	55	1.27	1.19	54
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.61	3.36	3	1	3.12	3	1	3.06	3	1.34	3.55	4	2.35	4.41	2
Interest expense	0.33	0.35	55	0.02	0.26	0	0.02	0.25	0	0.16	0.52	6	0.76	1.08	29
Net interest income (tax equivalent)	1.28	3.01	5	0.98	2.85	5	0.98	2.80	5	1.18	3.01	6	1.59	3.33	8
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.09	8	-0.02	0.12	8	-0.02	0.11	6	0.01	0.27	6	0	0.21	4
Earnings coverage of net loan and lease losses (X)	-381.83	36.38	6	-273.49	26.30	3	-306.79	39.72	3	547.21	22.91	96	-2,622.41	24.40	1
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.32	1.17	3	0.37	1.32	3	0.34	1.23	3	0.56	1.58	6	0.33	0.83	9
Allowance for loan and lease losses / Total loans and leases	0.32	1.15	4	0.36	1.30	5	0.34	1.20	5	0.56	1.55	6	0.33	0.81	9
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.17	0.39	19	0.36	0.58	26	0.31	0.49	29	0.39	0.71	23	0.28	0.57	17
30–89 days past due loans and leases / Total loans and leases	0.89	0.33	87	0.24	0.29	51	0.80	0.32	88	0.29	0.39	45	0.28	0.43	37
Liquidity and Funding															
Net noncore funding dependence	35.62	5.89	96	27.37	-3.31	94	18.72	-2.33	92	19.62	3.20	87	32.60	14.45	88
Net short-term noncore funding dependence	-76.88	0.87	3	-94.15	-9.17	2	-112.51	-7.71	0	-125.56	-4.76	2	-75.05	3.38	2
Net loans and leases / Total assets	27.44	63.09	5	23.25	58.81	4	21.94	58.67	3	19.75	61.58	4	22.88	63.77	7
Capitalization															
Tier 1 leverage ratio	7	9.22	7	7.08	9.07	5	6.94	8.98	6	7.60	9.13	9	8.66	9.76	18
Holding company equity capital / Total assets	6.90	9.68	12	7.04	10.79	4	6.53	10.71	3	6.88	11.16	4	8.11	12.43	6
Total equity capital (including minority interest) / Total assets	6.90	9.81	10	7.04	10.91	3	6.53	10.82	2	6.88	11.29	3	8.11	12.57	4
Common equity tier 1 capital / Total risk-weighted assets	10.14	11.79	29	11.91	12.64	41	11.91	12.42	44	12.83	12.38	62	12.70	12.17	69
Net loans and leases / Equity capital (X)	3.98	6.64	10	3.30	5.47	8	3.36	5.53	7	2.87	5.58	7	2.82	5.21	9
Cash dividends / Net income	41.63	31.93	70	42.27	27.22	83	40.96	28.27	77	52.66	42.30	66	41.03	33.12	65
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	-5.47	6.04	9	11.18	9.51	62	8.17	10.50	48	24.25	16.68	73	3.49	9.26	33
Equity capital	-7.30	-3.83	43	2.76	7.52	25	2.81	7.46	32	5.39	6.99	46	5.54	10.49	34
Net loans and leases	11.55	14.48	48	20.77	-0.66	92	20.18	3.36	88	7.23	9.07	50	-3.31	9.10	3
Noncore funding	-6.72	36.20	22	8.01	-21.64	87	4.39	-14.79	78	24.29	-12.18	88	-4.01	6.59	33
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	4.20	0.55	89	4.15	0.57	89	4.27	0.77	87	4.51	1.02	84
Long-term debt / Equity capital	34.23	11.91	86	25.99	10.65	85	26.23	10.95	83	30.72	13.56	82	27.90	13.04	77
Equity investment in subsidiaries / Equity capital	97.84	104.01	21	97.63	103.15	14	94.55	103.22	9	94.32	102.81	10	86.23	103.22	3
Cash from ops + noncash items + op expense / Op expense + dividends	-97.48	118.32	7	50.66	155.61	12	147.18	154.48	55	223.11	147.24	83	281.11	190.27	80

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	827,991	525,812	714,072	774,601	1,153,202	57.47	22.25
Income from lease financing receivables.....	-405	-486	-672	-5	80		
Fully taxable income on loans and leases.....	827,537	525,258	713,311	760,185	1,123,831	57.55	24.61
Tax-exempt income on loans and leases.....	49	68	89	14,411	29,451	-27.94	-99.67
Estimated tax benefit on income on loans and leases.....	1,317	1,477	2,014	31,273	31,421	-10.83	-94.65
Income on loans and leases (tax equivalent).....	828,903	526,803	715,414	805,869	1,184,703	57.35	17.83
Investment interest income (tax equivalent).....	625,089	520,221	692,290	803,955	1,059,393	20.16	47.20
Interest on balances due from depository institutions.....	240,119	13,530	22,012	52,946	256,898	1674.72	52.50
Interest income on other earning assets.....	43,566	9,339	12,422	15,028	31,688	366.50	70.41
Total interest income (tax equivalent).....	1,737,677	1,069,893	1,442,138	1,677,798	2,532,682	62.42	32.53
Interest on time deposits of \$250K or more.....	5,519	3,346	4,306	14,163	13,157	64.94	-15.38
Interest on time deposits < \$250K.....	690	435	539	2,351	3,002	58.62	36.90
Interest on foreign office deposits.....	87,762	-58,074	-78,998	-15,605	312,024		-13.44
Interest on other deposits.....	90,644	9,746	12,832	47,492	160,755	830.06	494.85
Interest on other borrowings and trading liabilities.....	148,798	50,834	64,044	125,260	294,816	192.71	81.57
Interest on subordinated debt and mandatory convertible securities.....	21,488	15,888	21,121	26,604	38,268	35.25	-19.00
Total interest expense.....	354,901	22,175	23,844	200,265	822,022	1500.46	52.88
Net interest income (tax equivalent).....	1,382,776	1,047,718	1,418,294	1,477,533	1,710,660	31.98	28.15
Non-interest income.....	3,892,243	3,810,770	5,129,645	4,659,124	4,396,911	2.14	34.03
Adjusted operating income (tax equivalent).....	5,275,019	4,858,488	6,547,939	6,136,657	6,107,571	8.57	32.43
Overhead expense.....	3,659,553	3,402,406	4,583,452	4,381,044	4,138,099	7.56	32.47
Provision for credit losses.....	7,001	-70,000	-81,500	92,767	-8,771		
Securities gains (losses).....	-316	6	-334	-401	-1,358		
Other tax equivalent adjustments.....	0	-1	1	0	0		-100.00
Pretax net operating income (tax equivalent).....	1,605,982	1,526,089	2,045,655	1,661,978	1,976,885	5.24	30.77
Applicable income taxes.....	395,569	361,625	464,770	418,322	451,892	9.39	11.16
Tax equivalent adjustments.....	30,081	25,611	35,566	34,346	32,777	17.45	0.89
Applicable income taxes (tax equivalent).....	425,650	387,236	500,336	452,668	484,669	9.92	10.37
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	1,180,332	1,138,853	1,545,319	1,209,310	1,492,216	3.64	40.11
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,180,332	1,138,853	1,545,319	1,209,310	1,492,216	3.64	40.11
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,180,332	1,138,853	1,545,319	1,209,310	1,492,216	3.64	40.11
Investment securities income (tax equivalent).....	625,089	520,221	692,290	803,955	1,059,393	20.16	47.20
US Treasury and agency securities (excluding mortgage-backed securities).....	61,440	44,322	60,154	106,349	189,235	38.62	-33.06
Mortgage-backed securities.....	262,308	224,656	293,566	393,400	515,907	16.76	51.99
All other securities.....	301,341	251,243	338,570	304,206	354,251	19.94	88.01
Cash dividends declared.....	491,421	481,441	633,011	636,807	612,265	2.07	54.04
Common.....	454,321	444,341	591,211	592,083	565,865	2.25	65.16
Preferred.....	37,100	37,100	41,800	44,724	46,400	0.00	-15.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1.49	3.12	3	0.93	2.90	3	0.92	2.85	3	1.23	3.27	4	2.16	4	3
Less: Interest expense	0.30	0.33	54	0.02	0.24	0	0.02	0.23	0	0.15	0.48	6	0.70	0.98	31
Equals: Net interest income (tax equivalent)	1.19	2.79	5	0.91	2.65	5	0.91	2.60	5	1.09	2.77	6	1.46	3.01	8
Plus: Non-interest income	3.34	0.94	95	3.30	1.09	94	3.29	1.04	95	3.42	1.21	92	3.74	1.32	91
Equals: adjusted operating income (tax equivalent)	4.53	3.77	84	4.20	3.80	75	4.20	3.70	79	4.51	4.04	76	5.20	4.41	82
Less: Overhead expense	3.14	2.18	90	2.94	2.21	88	2.94	2.17	89	3.22	2.57	79	3.52	2.69	83
Less: Provision for credit losses	0.01	0.10	17	-0.06	-0.12	60	-0.05	-0.09	56	0.07	0.51	5	-0.01	0.15	4
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	2
Plus: Realized gains (losses) on available-for-sale securities	0	0	22	0	0.01	39	0	0.01	9	0	0.02	5	0	0.01	22
Plus: other tax equivalent adjustments	0	0	48	0	0	18	0	0	76	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.38	1.46	45	1.32	1.76	15	1.31	1.66	23	1.22	1.04	62	1.68	1.56	59
Less: Applicable income taxes (tax equivalent)	0.37	0.34	61	0.33	0.41	28	0.32	0.38	32	0.33	0.23	79	0.41	0.36	65
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.01	1.10	38	0.98	1.34	15	0.99	1.26	20	0.89	0.81	55	1.27	1.19	54
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.01	1.10	38	0.98	1.34	15	0.99	1.26	20	0.89	0.82	55	1.27	1.19	54
Memo: Net income (last four quarters)	1.01	1.10	37	0.91	1.30	14	0.99	1.26	20	0.89	0.82	55	1.27	1.19	54
Net income—BHC and noncontrolling (minority) interest	1.01	1.11	36	0.98	1.35	14	0.99	1.27	19	0.89	0.83	55	1.27	1.20	54
Margin Analysis															
Average earning assets / Average assets	92.44	92.93	45	92.63	93.09	42	92.71	93.08	46	91.67	92.32	41	91.76	91.05	60
Average interest-bearing funds / Average assets	73.42	60.58	87	70.66	61.98	81	71.20	61.99	80	77.26	64.06	87	77.69	65.57	86
Interest income (tax equivalent) / Average earning assets	1.61	3.36	3	1	3.12	3	1	3.06	3	1.34	3.55	4	2.35	4.41	2
Interest expense / Average earning assets	0.33	0.35	55	0.02	0.26	0	0.02	0.25	0	0.16	0.52	6	0.76	1.08	29
Net interest income (tax equivalent) / Average earning assets	1.28	3.01	5	0.98	2.85	5	0.98	2.80	5	1.18	3.01	6	1.59	3.33	8
Yield or Cost															
Total loans and leases (tax equivalent)	2.72	4.24	3	1.94	4.07	2	1.92	4.01	2	2.41	4.27	2	3.82	5.09	4
Interest-bearing bank balances	0.59	0.79	24	0.03	0.13	6	0.04	0.14	6	0.11	0.27	3	0.75	2.04	7
Federal funds sold and reverse repos	4.93	1.05	96	0.32	0.25	71	0.33	0.25	75	0.32	0.68	39	2.11	2.44	40
Trading assets	0	0.57	53	0	0.45	52	0	0.45	52	0	0.60	48	0	0.99	43
Total earning assets	1.59	3.33	3	0.98	3.09	3	0.97	3.04	3	1.32	3.51	4	2.32	4.36	3
Investment securities (tax equivalent)	1.47	1.96	9	1.20	1.77	12	1.19	1.77	11	1.50	2.25	5	2.14	2.76	3
US Treasury and agency securities (excluding mortgage-backed securities)	1.52	1.38	61	1.15	1.23	45	1.20	1.14	53	1.46	1.75	35	2.24	2.32	52
Mortgage-backed securities	1.61	1.87	20	1.29	1.55	26	1.26	1.57	23	1.83	2.05	25	2.54	2.61	41
All other securities	1.40	2.89	10	1.13	2.85	9	1.11	2.81	8	1.17	3.24	2	1.71	4.06	3
Interest-bearing deposits	0.25	0.35	43	-0.06	0.22	2	-0.06	0.21	2	0.06	0.53	1	0.68	1.10	20
Time deposits of \$250K or more	1.02	0.61	87	0.66	0.70	48	0.64	0.66	51	1.56	1.42	59	2.25	1.96	71
Time deposits < \$250K	0.46	0.58	41	0.26	0.67	9	0.25	0.62	9	0.92	1.36	15	1.07	1.82	11
Other domestic deposits	0.38	0.31	67	0.04	0.16	12	0.04	0.15	9	0.19	0.36	17	0.92	0.93	52
Foreign deposits	0.18	0.52	33	-0.11	0.12	11	-0.11	0.14	11	-0.03	0.42	7	0.57	1.19	13
Federal funds purchased and repos	3.37	0.88	94	0.07	0.18	29	0.08	0.17	38	0.35	0.62	33	2.27	1.86	71
Other borrowed funds and trading liabilities	1.86	1.55	63	0.77	1.29	32	0.74	1.27	32	1.08	1.50	31	2.18	2.38	38
All interest-bearing funds	0.42	0.54	40	0.03	0.38	0	0.02	0.37	0	0.19	0.74	1	0.90	1.49	17

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	3,892,243	3,810,770	5,129,645	4,659,124	4,396,911
Fiduciary activities income	3,390,491	3,250,076	4,361,067	3,995,013	3,852,064
Service charges on deposit accounts - domestic	36,031	38,689	50,997	51,325	51,717
Trading revenue	230,274	229,164	308,338	312,742	263,860
Investment banking fees and commissions	94,048	90,832	124,432	110,820	90,654
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	203	63	1,882	-1,281	-18,744
Other non-interest income	141,196	201,946	282,929	190,505	157,360
Total overhead expenses	3,659,553	3,402,406	4,583,452	4,381,044	4,138,099
Personnel expense	1,959,459	1,789,554	2,395,734	2,283,253	2,157,137
Net occupancy expense	249,076	248,358	332,228	353,962	330,808
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	7,100	11,551	14,802	16,943	16,603
Other operating expenses	1,443,918	1,352,943	1,840,688	1,726,886	1,633,551
Fee income on mutual funds and annuities	340,773	227,264	301,566	483,411	408,559
Memoranda					
Assets under management in proprietary mutual funds and annuities	186,543,182	250,335,302	258,875,958	227,727,658	189,305,938
Number of equivalent employees	23,141	20,794	21,117	20,869	19,808
Average personnel expense per employee	84.67	86.06	113.45	109.41	108.90
Average assets per employee	6,710.38	7,414.05	7,384.05	6,521.55	5,931.62

	BHC	Peer # 1	Pct													
Analysis Ratios																
Mutual fund fee income / Non-interest income	8.76	2.43	93	5.96	2.14	84	5.88	2.17	86	10.38	2.02	96	9.29	2.72	91	
Overhead expenses / Net Interest Income + non-interest income	69.77	58.02	87	70.40	58.85	90	70.38	59.28	90	71.79	62.28	83	68.12	61.29	77	
Percent of Average Assets																
Total overhead expense	3.14	2.18	90	2.94	2.21	88	2.94	2.17	89	3.22	2.57	79	3.52	2.69	83	
Personnel expense	1.68	1.20	90	1.55	1.23	81	1.54	1.21	83	1.68	1.30	85	1.84	1.41	85	
Net occupancy expense	0.21	0.22	43	0.21	0.24	36	0.21	0.23	38	0.26	0.26	52	0.28	0.28	53	
Other operating expenses	1.25	0.73	89	1.18	0.72	90	1.19	0.72	90	1.28	0.94	81	1.40	0.97	82	
Overhead less non-interest income	-0.20	1.22	3	-0.35	1.08	6	-0.35	1.10	3	-0.20	1.25	7	-0.22	1.32	3	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	69.38	57.55	87	70.03	58.34	90	70	58.83	89	71.39	61.82	83	67.75	60.64	77	
Personnel expense	37.15	31.86	79	36.83	32.89	69	36.59	32.93	68	37.21	32.36	78	35.32	32.39	67	
Net occupancy expense	4.72	5.98	27	5.11	6.26	28	5.07	6.23	30	5.77	6.58	34	5.42	6.52	27	
Other operating expenses	27.51	19.14	90	28.08	18.68	93	28.34	19.18	93	28.42	22.28	82	27.02	21.20	84	
Total non-interest income	73.79	24.10	95	78.44	28.20	96	78.34	27.67	96	75.92	28.83	93	71.99	29.23	91	
Fiduciary activities income	64.27	2.13	99	66.89	2.27	99	66.60	2.20	99	65.10	2.09	99	63.07	1.97	99	
Service charges on domestic deposit accounts	0.68	3.30	12	0.80	3.25	12	0.78	3.27	13	0.84	3.27	13	0.85	3.88	15	
Trading revenue	4.37	0.57	92	4.72	0.68	90	4.71	0.62	92	5.10	1.28	86	4.32	1.18	88	
Investment banking fees and commissions	1.78	2.15	59	1.87	2.46	57	1.90	2.58	57	1.81	2.46	55	1.48	3.54	48	
Insurance activities revenue	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11	
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42	
Net servicing fees	0	1.23	12	0	0.56	14	0	0.60	14	0	0.01	42	0	0.28	21	
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44	
Net gain (loss) - sales of loans, OREO, and other assets	0	1.19	17	0	3.64	6	0.03	3.30	6	-0.02	3.92	9	-0.31	1.86	5	
Other non-interest income	2.68	8.80	9	4.16	9.39	16	4.32	9.27	17	3.10	9.65	4	2.58	10.04	5	
Overhead less non-interest income	-4.41	32.79	3	-8.41	29.67	5	-8.34	30.52	3	-4.53	31.93	7	-4.24	31.06	4	
Applicable income taxes / Pretax net operating income (tax equivalent)	24.63	21.50	80	23.70	21.49	73	22.72	21.18	68	25.17	18.63	90	22.86	20.56	69	
Applicable income tax + TE / Pretax net operating income + TE	26.50	23.57	80	25.37	23.11	78	24.46	22.67	74	27.24	21.18	93	24.52	23.23	67	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	12,157,957	11,555,947	11,542,695	10,609,109	10,115,184	5.21	2.87
Commercial and industrial loans	4,943,319	4,348,008	4,525,012	4,161,725	4,081,883	13.69	-4.47
Loans to individuals	433,805	338,509	423,749	329,059	310,409	28.15	76.91
Loans to depository institutions and acceptances of other banks	7	28,577	0	27	1,266	-99.98	
Agricultural loans	0	0	0	0	0		
Other loans and leases	26,456,778	23,185,579	23,989,116	18,659,756	16,900,842	14.11	64.36
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	43,991,866	39,456,620	40,480,572	33,759,676	31,409,584	11.49	31.96
Less: Allowance for loan and lease losses	138,653	143,870	138,424	190,680	104,525	-3.63	-7.73
Net loans and leases	43,853,213	39,312,750	40,342,148	33,568,996	31,305,059	11.55	32.14
Debt securities that reprice or mature in over 1 year	30,337,650	35,575,322	35,484,881	31,558,689	27,692,696	-14.72	32.93
Mutual funds and equity securities	18,246	114	107	0	0	15905.26	
Subtotal	74,209,109	74,888,186	75,827,136	65,127,685	58,997,755	-0.91	32.50
Interest-bearing bank balances	44,154,416	56,064,564	69,018,127	62,894,626	41,101,818	-21.24	4.01
Federal funds sold and reverse repos	1,196,264	872,812	686,365	1,596,509	712,785	37.06	-28.40
Debt securities that reprice or mature within 1 year	21,415,889	22,477,660	25,415,424	27,447,192	23,205,207	-4.72	-1.22
Trading assets	3,276,094	1,887,418	561,096	1,027,105	946,480	73.58	329.36
Total earning assets	144,251,772	156,190,640	171,508,148	158,093,117	124,964,045	-7.64	17.68
Non-interest-bearing cash and due from depository institutions	2,000,122	1,874,668	1,243,724	2,177,558	2,383,388	6.69	-25.58
Premises, fixed assets, and leases	961,854	1,033,460	1,019,879	1,075,370	974,949	-6.93	107.95
Other real estate owned	41	160	2,951	660	3,138	-74.38	-99.50
Investment in unconsolidated subsidiaries	0	8,337	0	8,335	8,332	-100.00	-100.00
Intangible and other assets	12,640,764	9,988,880	10,126,306	8,656,146	8,494,536	26.55	123.42
Total assets	159,839,583	169,085,713	183,889,795	170,003,912	136,828,388	-5.47	21.64
Quarterly average assets	147,484,542	155,998,138	161,212,790	142,434,964	117,896,815	-5.46	21.68
Average loans and leases (YTD)	40,586,065	36,297,978	37,188,593	33,501,072	31,053,752	11.81	20.52
Memoranda							
Loans held-for-sale	0	119,753	12,179	0	53,565	-100.00	-100.00
Loans not held-for-sale	43,991,866	39,336,867	40,468,393	33,759,676	31,356,019	11.83	32.09
Real estate loans secured by 1-4 family	6,376,197	6,186,138	6,086,741	6,052,268	6,086,381	3.07	-15.51
Commercial real estate loans	5,775,422	5,353,100	5,449,810	4,539,863	4,011,696	7.89	35.67
Construction and land development	621,038	589,920	571,742	579,193	464,905	5.27	35.35
Multifamily	1,426,801	1,147,729	1,288,835	906,808	646,455	24.32	123.03
Nonfarm nonresidential	3,727,583	3,615,451	3,589,233	3,053,862	2,900,336	3.10	18.03
Real estate loans secured by farmland	6,338	16,634	6,144	16,847	16,912	-61.90	-58.42
Total investment securities	51,771,785	58,053,096	60,900,412	59,005,881	50,897,903	-10.82	16.33
U.S. Treasury securities	2,601,944	2,661,131	2,473,133	2,889,851	4,687,883	-2.22	-54.89
US agency securities (excluding mortgage-backed securities)	3,031,151	2,327,294	2,258,423	3,412,597	3,082,826	30.24	-9.31
Municipal securities	3,396,410	3,751,178	3,876,855	3,085,741	1,625,375	-9.46	318.94
Mortgage-backed securities	20,077,847	23,813,398	23,340,183	22,722,684	21,117,045	-15.69	31.27
Asset-backed securities	5,586,148	6,329,362	6,624,272	4,674,482	4,134,829	-11.74	63.12
Other debt securities	17,060,039	19,170,619	22,327,439	22,220,526	16,249,945	-11.01	7.56
Mutual funds and equity securities	18,246	114	107	0	0	15905.26	
Available-for-sale securities	26,979,276	38,032,943	38,010,457	42,021,979	38,876,261	-29.06	-20.29
U.S. Treasury securities	2,543,998	2,550,133	2,426,135	2,799,860	4,549,046	-0.24	-55.71
US agency securities (excluding mortgage-backed securities)	2,936,526	2,327,294	2,258,423	3,412,597	3,082,826	26.18	-12.14
Municipal securities	837,902	3,750,152	3,876,075	3,083,671	1,615,301	-77.66	9.40
Mortgage-backed securities	10,349,845	17,471,345	17,241,853	22,575,851	20,995,103	-40.76	-32.08
Asset-backed securities	5,293,962	5,635,019	5,941,690	3,997,532	3,330,480	-6.05	121.11
Other debt securities	5,017,043	6,299,000	6,266,281	6,152,468	5,303,505	-20.35	-21.10
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-2,151,585	-105,156	-248,973	6,286	-35,254		
Available-for-sale securities appreciation (depreciation)	-1,290,276	291,424	61,816	866,308	154,014		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	34,041,660	39,078,134	39,341,346	35,421,395	34,378,206	-12.89	3.13

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	18,951,738	19,939,637	22,028,206	17,728,518	14,114,750	-4.95	8.90
NOW, ATS and transaction accounts	11,112,118	9,236,944	11,005,339	8,005,356	7,207,038	20.30	209.23
Time deposits less brokered deposits < \$250K	216,217	209,493	201,472	236,422	275,290	3.21	-41.03
MMDA and other savings accounts	19,856,362	21,343,486	23,997,733	20,626,420	14,234,483	-6.97	59.51
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	50,136,435	50,729,560	57,232,750	46,596,716	35,831,561	-1.17	48.28
Time deposits of \$250K or more	1,000,870	672,564	641,179	700,635	711,359	48.81	16.28
Foreign deposits	77,410,077	90,522,495	102,054,363	96,580,696	72,577,683	-14.49	8.82
Federal funds purchased and repos	4,580,551	573,779	532,117	299,980	889,939	698.31	90.55
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	3,999,154	6,116,673	4,082,997	4,510,507	6,911,384	-34.62	-36.67
Other borrowings w/remaining maturity over 1 year	6,207,434	2,028,482	2,006,263	2,623,415	3,162,194	206.01	310.23
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	93,198,086	99,913,993	109,316,919	104,715,233	84,252,559	-6.72	13.34
Trading liabilities	789,497	357,838	780,025	1,708,386	1,616,058	120.63	-19.42
Subordinated notes and debentures + trust preferred securities	1,068,348	1,438,457	1,145,740	1,467,099	1,425,803	-25.73	-44.50
Other liabilities	3,616,862	4,747,029	3,397,565	3,828,222	2,611,449	-23.81	58.06
Total liabilities	148,809,228	157,186,877	171,872,999	158,315,656	125,737,430	-5.33	22.74
Equity Capital							
Perpetual preferred stock (including surplus)	884,860	884,860	884,860	884,860	1,273,408	0.00	0.32
Common stock	408,619	408,619	408,619	408,619	408,619	0.00	0.00
Common surplus	963,561	935,005	939,281	963,498	1,012,987	3.05	-7.13
Retained earnings	13,806,255	12,862,448	13,117,344	12,207,688	11,656,707	7.34	46.39
Accumulated other comprehensive income	-1,784,977	114,040	-35,601	428,052	-194,613		
Other equity capital components	-3,247,963	-3,306,136	-3,297,707	-3,204,461	-3,066,150		
Total holding company equity capital	11,030,355	11,898,836	12,016,796	11,688,256	11,090,958	-7.30	8.51
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	11,030,355	11,898,836	12,016,796	11,688,256	11,090,958	-7.30	8.51
Total liabilities and capital	159,839,583	169,085,713	183,889,795	170,003,912	136,828,388	-5.47	21.64
Memoranda							
Non-interest-bearing deposits	27,858,131	42,269,309	48,315,467	43,110,687	26,292,099	-34.09	5.93
Interest-bearing deposits	100,689,251	99,655,310	111,612,825	100,767,360	82,828,504	1.04	26.64
Total deposits	128,547,382	141,924,619	159,928,292	143,878,047	109,120,603	-9.43	21.49
Long-term debt that reprices within 1 year	3,500,000	0	0	0	0		250.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	12,016,796	11,688,256	11,688,256	11,090,958	10,508,283		
Accounting restatements	0	0	0	-10,069	0		
Net income	1,180,332	1,138,853	1,545,319	1,209,310	1,492,216		
Net sale of new perpetual preferred stock	0	0	0	-388,548	391,398		
Net sale of new common stock	24,280	-28,492	-24,218	-49,490	-55,455		
Sale of treasury stock	84,974	164,151	174,429	161,461	207,893		
Less: Purchase of treasury stock	35,230	265,826	267,674	299,772	1,100,169		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	491,421	481,441	633,011	636,807	612,265		
Change in other comprehensive income	-1,749,376	-314,012	-463,653	622,665	259,057		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-2,653	-2,652	-11,452	0		
Holding company equity capital, ending balance	11,030,355	11,898,836	12,016,796	11,688,256	11,090,958		

BHC Name _____ City/State _____

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	7.61	39.88	9	6.83	36.06	6	6.28	36.25	6	6.24	36.22	9	7.39	37.78	11
Commercial and industrial loans	3.09	11.23	9	2.57	11.11	6	2.46	10.76	6	2.45	13.52	7	2.98	12.02	11
Loans to individuals	0.27	3.58	23	0.20	3.60	15	0.23	3.36	19	0.19	3.40	16	0.23	4.20	14
Loans to depository institutions and acceptances of other banks	0	0.02	67	0.02	0.02	84	0	0.02	34	0	0.03	62	0	0.04	61
Agricultural loans	0	0.19	12	0	0.21	11	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	16.55	4.52	95	13.71	4.26	93	13.05	4.47	93	10.98	4.63	89	12.35	5.01	90
Net loans and leases	27.44	63.09	5	23.25	58.81	4	21.94	58.67	3	19.75	61.58	4	22.88	63.77	7
Debt securities over 1 year	18.98	18.76	54	21.04	18.32	64	19.30	19.46	53	18.56	15.55	65	20.24	14.60	80
Mutual funds and equity securities	0.01	0.05	39	0	0.05	27	0	0.06	27	0	0.05	13	0	0.06	13
Subtotal	46.43	83.05	6	44.29	78.17	5	41.24	79.22	3	38.31	78.16	6	43.12	79.65	7
Interest-bearing bank balances	27.62	3.61	97	33.16	9.37	97	37.53	8.50	99	37	7.51	98	30.04	3.06	99
Federal funds sold and reverse repos	0.75	0.52	81	0.52	0.53	78	0.37	0.54	76	0.94	0.82	82	0.52	1.57	76
Debt securities 1 year or less	13.40	1.71	98	13.29	1.51	98	13.82	1.56	98	16.15	1.68	98	16.96	1.91	98
Trading assets	2.05	0.59	86	1.12	0.58	83	0.31	0.49	66	0.60	1.01	63	0.69	1.19	76
Total earning assets	90.25	90.76	47	92.37	91.57	60	93.27	91.77	68	92.99	91.05	72	91.33	89.53	69
Non-interest cash and due from depository institutions	1.25	0.98	75	1.11	0.99	58	0.68	0.82	34	1.28	1.07	65	1.74	1.14	88
Other real estate owned	0	0.01	24	0	0.01	14	0	0.01	32	0	0.02	13	0	0.03	18
All other assets	8.51	8.19	51	6.52	7.39	39	6.06	7.35	33	5.73	7.82	27	6.93	9.27	24
Memoranda															
Short-term investments	41.77	6.75	97	46.97	12.31	99	51.73	11.47	99	54.08	11.17	98	47.52	7.63	98
U.S. Treasury securities	1.63	1.98	60	1.57	1.18	71	1.34	1.47	67	1.70	0.84	79	3.43	1.03	82
US agency securities (excluding mortgage-backed securities)	1.90	0.81	79	1.38	0.75	75	1.23	0.82	74	2.01	0.63	86	2.25	0.54	90
Municipal securities	2.12	1.69	65	2.22	1.70	63	2.11	1.73	62	1.82	1.69	61	1.19	1.34	61
Mortgage-backed securities	12.56	12.93	49	14.08	13.46	57	12.69	14.14	45	13.37	11.75	58	15.43	11.44	75
Asset-backed securities	3.49	0.85	87	3.74	0.47	93	3.60	0.50	92	2.75	0.32	92	3.02	0.28	95
Other debt securities	10.67	0.51	99	11.34	0.51	99	12.14	0.53	99	13.07	0.42	99	11.88	0.39	99
Loans held-for-sale	0	0.30	8	0.07	0.50	34	0.01	0.55	21	0	0.52	7	0.04	0.39	25
Loans held for investment	27.52	63.03	6	23.26	58.34	5	22.01	58.06	4	19.86	61.72	5	22.92	63.50	7
Real estate loans secured by 1-4 family	3.99	12.79	14	3.66	11.57	14	3.31	11.46	14	3.56	11.91	17	4.45	13.29	16
Revolving	0.20	1.52	20	0.23	1.44	19	0.21	1.42	19	0.25	1.66	20	0.43	2.07	26
Closed-end, secured by first liens	3.76	10.86	18	3.39	9.73	18	3.07	9.67	17	3.27	9.81	19	3.95	10.69	20
Closed-end, secured by junior liens	0.03	0.19	26	0.03	0.19	23	0.03	0.17	23	0.04	0.22	23	0.06	0.28	26
Commercial real estate loans	3.61	24.89	12	3.17	22.35	9	2.96	22.69	9	2.67	22.22	10	2.93	22.23	13
Construction and land development	0.39	3.92	12	0.35	3.40	12	0.31	3.34	11	0.34	3.40	13	0.34	3.44	14
Multifamily	0.89	3.87	18	0.68	3.32	17	0.70	3.57	16	0.53	3.12	14	0.47	3.01	14
Nonfarm nonresidential	2.33	15.73	11	2.14	14.65	10	1.95	14.57	10	1.80	14.72	11	2.12	14.69	14
Real estate loans secured by farmland	0	0.34	27	0.01	0.35	28	0	0.30	25	0.01	0.33	29	0.01	0.36	30

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	27.64	62.29	11	29.29	60.51	12	28.51	61.05	12	31.43	57.15	13	32.20	57.46	14
Real estate loans secured by 1-4 family	14.49	20.65	29	15.68	20	36	15.04	19.86	33	17.93	19.43	43	19.38	20.75	42
Revolving	0.73	2.39	25	1	2.47	30	0.94	2.43	26	1.28	2.64	32	1.89	3.15	37
Closed-end	13.77	18.01	36	14.68	17.35	39	14.09	17.24	38	16.65	16.59	49	17.49	17.39	53
Commercial real estate loans	13.13	38.12	15	13.57	37.13	12	13.46	37.86	15	13.45	34.63	16	12.77	33.52	16
Construction and land development	1.41	6.10	18	1.50	5.69	16	1.41	5.65	18	1.72	5.26	19	1.48	5.09	19
1-4 family	0.38	1.40	40	0.20	1.19	28	0.24	1.18	32	0.19	0.93	30	0.25	0.94	33
Other	1.03	4.62	17	1.30	4.46	17	1.18	4.40	16	1.53	4.19	20	1.23	4.02	20
Multifamily	3.24	5.86	33	2.91	5.41	34	3.18	5.78	35	2.69	4.96	33	2.06	4.69	32
Nonfarm nonresidential	8.47	24.30	16	9.16	24.45	16	8.87	24.56	17	9.05	22.93	18	9.23	22.15	19
Owner-occupied	2.48	8.11	19	2.37	8.31	18	2.51	8.29	19	2.69	7.68	20	2.78	7.72	22
Other	5.99	15.95	19	6.79	15.83	18	6.36	15.94	19	6.36	14.95	19	6.45	14.34	20
Real estate loans secured by farmland	0.01	0.55	29	0.04	0.61	37	0.02	0.54	29	0.05	0.54	38	0.05	0.55	39
Loans to depository institutions and acceptances of other banks	0	0.04	67	0.07	0.03	86	0	0.04	34	0	0.06	62	0	0.11	64
Commercial and industrial loans	11.24	18.37	27	11.02	19.45	20	11.18	18.86	22	12.33	22.17	13	13	19.53	28
Loans to individuals	0.99	6.24	30	0.86	6.58	27	1.05	6.24	30	0.97	6.13	29	0.99	7.13	23
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0	0.31	12	0	0.38	11	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	60.14	8.16	98	58.76	8.42	96	59.26	8.75	96	55.27	9.09	95	53.81	9.85	96
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	117.83	411.16	9	103.48	383.43	8	102.32	391.81	9	96.33	381.27	10	98.62	391.26	11
Real estate loans secured by 1-4 family	61.79	133.66	21	55.39	124.74	24	53.96	126.06	23	54.96	125.03	25	59.34	138.18	25
Revolving	3.11	15.46	21	3.54	15.53	23	3.38	15.44	22	3.93	17.42	25	5.78	21.26	27
Closed-end	58.69	116.59	24	51.85	107.54	25	50.57	108.85	24	51.03	106.14	25	53.56	115.20	24
Commercial real estate loans	55.97	254.65	12	47.93	238.58	9	48.31	245.88	10	41.22	234.65	11	39.11	229.44	14
Construction and land development	6.02	39.81	15	5.28	36.07	12	5.07	35.95	14	5.26	35.62	14	4.53	34.95	15
1-4 family	1.62	9.02	31	0.69	7.44	24	0.85	7.42	26	0.58	6.34	21	0.78	6.61	26
Other	4.39	30.27	14	4.59	28.34	12	4.22	28.11	13	4.68	28.16	15	3.76	27.32	13
Multifamily	13.83	40.47	26	10.28	35.29	21	11.43	38.66	23	8.23	32.74	17	6.30	31.04	15
Nonfarm nonresidential	36.13	161.09	12	32.37	156.30	12	31.82	158.05	11	27.73	155.06	14	28.28	152.10	15
Owner-occupied	10.58	53.43	15	8.37	52.63	13	9.01	52.99	14	8.24	52.37	14	8.53	53.07	18
Other	25.55	105.96	12	24.01	100.99	12	22.81	102.54	13	19.49	100.54	13	19.75	97.41	15
Real estate loans secured by farmland	0.06	3.36	26	0.15	3.67	31	0.05	3.22	26	0.15	3.44	30	0.16	3.60	30
Loans to depository institutions and acceptances of other banks	0	0.26	67	0.26	0.20	85	0	0.21	34	0	0.28	62	0.01	0.44	62
Commercial and industrial loans	47.91	115.08	14	38.93	116.17	9	40.11	114.45	10	37.79	139.91	8	39.80	122.02	12
Loans to individuals	4.20	35.47	25	3.03	36.56	20	3.76	34.55	26	2.99	37.47	20	3.03	43.51	16
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0	1.73	12	0	2.03	11	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	256.40	50.11	98	207.62	47.63	95	212.66	51.06	96	169.44	49.54	95	164.78	52.44	93
Supplemental															
Non-owner occupied CRE loans / Gross loans	11.55	30.74	12	11.88	29.25	12	11.70	30.07	11	11.48	27.32	13	10.58	26.45	14
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	49.24	205.31	11	41.98	187.63	9	42	195.33	10	35.18	183.76	11	32.39	178.57	13
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	59.82	262.15	11	50.35	244.92	9	51.01	252.85	10	43.42	240.85	11	40.92	236.10	13

BHC Name

City/State

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	41.77	6.75	97	46.97	12.31	99	51.73	11.47	99	54.08	11.17	98	47.52	7.63	98
Liquid assets	46.77	23.63	90	52.11	29.12	91	53.28	29.03	91	56.20	26.22	92	53.44	22.44	92
Investment securities	32.39	20.98	81	34.33	20.37	90	33.12	21.63	84	34.71	17.85	95	37.20	16.99	96
Net loans and leases	27.44	63.09	5	23.25	58.81	4	21.94	58.67	3	19.75	61.58	4	22.88	63.77	7
Net loans, leases and standby letters of credit	28.49	63.92	4	24.24	59.61	3	22.88	59.49	3	20.92	62.48	4	24.65	64.84	7
Core deposits	31.37	74.28	3	30	75.52	3	31.12	75.71	3	27.41	70.67	6	26.19	63.09	8
Noncore funding	58.31	12.30	98	59.09	10.15	98	59.45	10.30	98	61.60	14.13	98	61.58	19.36	98
Time deposits of \$250K or more	0.63	1.67	20	0.40	1.67	11	0.35	1.58	12	0.41	2.11	11	0.52	2.94	8
Foreign deposits	48.43	0.33	99	53.54	0.33	99	55.50	0.34	99	56.81	0.36	99	53.04	0.43	99
Federal funds purchased and repos	2.87	1.24	81	0.34	1.19	38	0.29	1.23	35	0.18	1.47	30	0.65	1.94	44
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	2.12	0.58	87	-0.18	0.54	14	-0.08	0.54	17	-0.76	0.54	11	0.13	0.48	40
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	2.50	2.18	61	3.62	0.88	90	2.22	1	78	2.65	1.24	79	5.05	3.01	73
Earning assets that reprice within 1 year	50.67	35.71	87	49.79	38.80	79	45.47	37.37	71	51.18	39.38	80	52.61	39.29	85
Interest-bearing liabilities that reprice within 1 year	0.83	6.79	2	1.41	6.64	6	2.92	6.39	23	3.26	8.20	15	9.63	10.19	55
Long-term debt that reprices within 1 year	2.19	0.38	90	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	47.65	27.35	93	48.37	30.83	87	42.55	29.65	80	47.92	29.11	89	42.98	26.63	89
Other Liquidity and Funding Ratios															
Net noncore funding dependence	35.62	5.89	96	27.37	-3.31	94	18.72	-2.33	92	19.62	3.20	87	32.60	14.45	88
Net short-term noncore funding dependence	-76.88	0.87	3	-94.15	-9.17	2	-112.51	-7.71	0	-125.56	-4.76	2	-75.05	3.38	2
Short-term investment / Short-term noncore funding	687.06	112.63	96	891.87	304.29	90	969.95	273.46	95	904.78	184.19	96	313.53	77.77	95
Liquid assets - short-term noncore funding / Nonliquid assets	76.44	24.05	90	97.82	36.72	92	102.65	36.68	92	114.67	28.18	93	82.21	16.97	92
Net loans and leases / Total deposits	34.11	79.04	3	27.70	73.05	2	25.23	72.79	2	23.33	79.43	2	28.69	90.31	2
Net loans and leases / Core deposits	87.47	86.19	54	77.49	78.83	51	70.49	78.25	39	72.04	88.34	21	87.37	103.93	28
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-21.14	-10.05	16	-0.95	0.50	8	-2.23	0.12	5	0.06	1.57	19	-0.35	0.72	4
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.67	-19.27	66	2.64	1.06	81	0.55	-0.25	73	8	4.31	85	1.52	1.36	61
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	47.85	26.09	77	34.49	13.65	80	37.59	14.28	84	28.78	11.38	79	23.62	12.67	72
Available-for-sale securities	52.11	71.92	22	65.51	84.59	19	62.41	83.77	16	71.22	87.23	21	76.38	85.40	28
U.S. Treasury securities	5.03	9.62	49	4.58	6.01	65	4.06	6.70	60	4.90	4.72	71	9.21	6.15	72
US agency securities (excluding mortgage-backed securities)	5.85	4.10	72	4.01	4.24	64	3.71	4.12	64	5.78	4.01	73	6.06	3.49	76
Municipal securities	6.56	8.02	57	6.46	8.38	54	6.37	8.22	58	5.23	9.83	46	3.19	7.75	44
Mortgage-backed securities	38.78	62.34	16	41.02	66.09	15	38.33	66.54	13	38.51	66.64	14	41.49	67.43	16
Asset-backed securities	10.79	4.33	80	10.90	2.45	87	10.88	2.50	87	7.92	1.91	88	8.12	1.66	87
Other debt securities	32.95	3.02	97	33.02	3.01	97	36.66	3.08	98	37.66	3.01	97	31.93	2.94	94
Mutual funds and equity securities	0.04	0.27	38	0	0.29	27	0	0.29	27	0	0.35	13	0	0.40	13
Debt securities 1 year or less	41.37	9.28	94	38.72	8.18	96	41.73	7.78	95	46.52	10.55	95	45.59	11.86	93
Debt securities 1 to 5 years	26.52	20.14	69	26.27	17.39	73	26.50	18.25	73	21.67	17.03	64	28.25	17.94	74
Debt securities over 5 years	32.08	68.28	9	35.01	72.07	9	31.76	71.11	8	31.82	69.86	11	26.16	66.02	12
Pledged securities	65.75	31.26	90	67.31	33.37	89	64.60	32.26	86	60.03	35.67	78	67.54	30.57	91
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-15.93	-40.81	76	7.37	64.27	27	3.46	27.98	39	41.40	183.32	30	-4.65	26.69	31
Investment securities	-10.82	11.76	17	-0.90	32.48	11	3.21	31.36	16	15.93	23.62	41	-0.59	11.75	26
Core deposits	-1.17	4.57	35	20.83	16.96	71	22.83	16.94	77	30.04	26.88	69	21.88	11.23	81
Noncore funding	-6.72	36.20	22	8.01	-21.64	87	4.39	-14.79	78	24.29	-12.18	88	-4.01	6.59	33

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			27,422,210	28,938,468	24,406,103
Commit: Secured commercial real estate loans	617,182	371,856	462,279	307,017	253,186
Commit: Unsecured real estate loans	74,059	104,383	109,208	77,251	115,835
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,689,505	1,675,396	1,734,690	1,994,952	2,416,732
Commercial and similar letters of credit	37,016	73,068	69,566	54,579	30,822
Securities lent	143,747,465	180,619,407	170,445,329	157,478,011	138,085,923
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	244,957	209,513	189,242	275,850	353,949
Purchased options contracts (interest rate)	244,957	287,192	195,074	225,850	205,949
Interest rate swaps	15,909,507	15,555,941	15,616,239	14,839,191	13,155,180
Futures and forward foreign exchange	274,728,251	285,093,292	314,108,288	311,346,203	288,251,252
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	619,104	759,105	738,522	745,406	640,341

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							14.91	22.78	22	17.02	22.01	37	17.84	23.52	34
Standby letters of credit	1.06	0.66	78	0.99	0.66	78	0.94	0.65	76	1.17	0.71	79	1.77	0.84	85
Commercial and similar letters of credit	0.02	0.02	72	0.04	0.02	83	0.04	0.02	80	0.03	0.02	76	0.02	0.02	73
Securities lent	89.93	0.08	97	106.82	0.10	97	92.69	0.10	97	92.63	0.18	97	100.92	0.40	97
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	182.52	44.74	91	178.55	47.31	90	179.92	46.30	90	192.60	48.62	89	221.16	68.47	88
Interest rate contracts	10.26	32.78	39	9.49	35.15	36	8.70	32.46	33	9.02	34.36	27	10.02	47.31	30
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0.15	1.49	43	0.12	1.69	29	0.10	1.41	28	0.16	2.18	26	0.26	2.47	39
Purchased options contracts (interest rate)	0.15	1.57	54	0.17	1.29	54	0.11	1.31	53	0.13	1.46	51	0.15	2.65	53
Interest rate swaps	9.95	23.04	44	9.20	20.27	43	8.49	20.49	41	8.73	20.83	36	9.61	28.86	34
Foreign exchange contracts	171.88	6.65	93	168.61	6.12	93	170.81	6.30	93	183.14	6.01	93	210.67	10.12	92
Futures and forward foreign exchange contracts	171.88	4.26	96	168.61	3.76	95	170.81	3.78	95	183.14	3.47	96	210.67	5.23	96
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.39	1.18	78	0.45	0.91	78	0.40	0.92	80	0.44	1.86	76	0.47	3.32	74
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0.39	0.31	81	0.45	0.30	83	0.40	0.31	83	0.44	0.32	82	0.47	0.38	81
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							73.74	44.98	82	86.38	42.82	86	78.59	45.53	81

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	291,746,776	301,905,043	330,847,365	327,432,500	302,606,671
Interest rate contracts	16,399,421	16,052,646	16,000,555	15,340,891	13,715,078
Foreign exchange contracts	274,728,251	285,093,292	314,108,288	311,346,203	288,251,252
Equity, commodity, and other contracts	619,104	759,105	738,522	745,406	640,341
Derivatives Position					
Futures and forwards	274,728,251	285,093,292	314,108,288	311,346,203	288,251,252
Written options	244,957	209,513	189,242	275,850	353,949
Exchange-traded	0	0	0	0	0
Over-the-counter	244,957	209,513	189,242	275,850	353,949
Purchased options	244,957	287,192	195,074	225,850	205,949
Exchange-traded	0	0	0	0	0
Over-the-counter	244,957	287,192	195,074	225,850	205,949
Swaps	16,528,611	16,315,046	16,354,761	15,584,597	13,795,521
Held for trading	282,831,114	290,926,644	317,708,704	311,817,091	292,516,266
Interest rate contracts	11,771,238	11,549,410	11,570,060	10,573,280	8,976,849
Foreign exchange contracts	271,059,876	279,377,234	306,138,644	301,243,811	283,539,417
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	8,915,662	10,978,399	13,138,661	15,615,409	10,090,405
Interest rate contracts	4,628,183	4,503,236	4,430,495	4,767,611	4,738,229
Foreign exchange contracts	3,668,375	5,716,058	7,969,644	10,102,392	4,711,835
Equity, commodity, and other contracts	619,104	759,105	738,522	745,406	640,341
Derivative contracts (excluding futures and FX 14 days or less)	311,824,994	325,021,468	340,051,816	346,476,329	310,246,871
One year or less	296,839,482	309,104,471	324,182,604	331,080,117	297,311,387
Over 1 year to 5 years	7,785,689	8,991,810	8,878,911	9,207,738	7,291,505
Over 5 years	7,199,823	6,925,187	6,990,301	6,188,474	5,643,979
Gross negative fair value (absolute value)	6,158,517	2,756,729	2,135,165	4,882,821	3,312,922
Gross positive fair value	6,360,079	3,004,194	2,347,389	4,558,259	3,387,642
Held for trading	5,758,786	2,826,737	2,094,507	4,534,397	3,284,114
Non-traded	601,293	177,457	252,882	23,862	103,528
Current credit exposure on risk-based capital derivative contracts	4,967,343	2,157,605	1,202,995	2,918,321	2,186,457
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	2,406	0	2,680	277	417
90+ days past due	0	0	0	0	16

BHC Name

City/State

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Notional Amount															
Interest rate contracts	5.62	93.95	1	5.32	94.10	1	4.84	94.17	1	4.69	94.10	1	4.53	93.44	1
Foreign exchange contracts	94.17	3.10	98	94.43	3.22	98	94.94	3.47	98	95.09	3.49	98	95.26	3.20	98
Equity, commodity, and other contracts	0.21	1.15	73	0.25	1.21	71	0.22	1.14	73	0.23	1.17	68	0.21	1.64	66
Futures and forwards															
Written options	94.17	9.12	97	94.43	12.59	97	94.94	11.16	97	95.09	14.05	98	95.26	13.49	98
Exchange-traded	0.08	5.29	17	0.07	7.18	16	0.06	6.28	14	0.08	8.18	14	0.12	5.91	16
Over-the-counter	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	0.08	4.93	18	0.07	6.91	16	0.06	5.96	14	0.08	7.73	15	0.12	5.10	18
Exchange-traded	0.08	4.14	43	0.10	3.41	42	0.06	3.27	43	0.07	3.42	39	0.07	4.42	38
Over-the-counter	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	0.08	3.58	45	0.10	3.01	45	0.06	2.87	45	0.07	2.86	43	0.07	3.35	41
5.67	77.96	8	5.40	71.71	9	4.94	74.26	9	4.76	68.76	9	4.56	69.75	9	
Held for trading															
Interest rate contracts	96.94	38.03	87	96.36	40.70	83	96.03	40.42	83	95.23	43.53	83	96.67	44.16	82
Foreign exchange contracts	4.03	31.70	48	3.83	34.66	45	3.50	34.15	45	3.23	36.62	40	2.97	37.24	39
Equity, commodity, and other contracts	92.91	1.66	98	92.54	1.55	98	92.53	1.68	98	92	1.60	98	93.70	1.60	98
0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36	
Non-traded															
Interest rate contracts	3.06	61.97	12	3.64	59.30	16	3.97	59.58	16	4.77	56.47	16	3.33	55.84	17
Foreign exchange contracts	1.59	57.96	13	1.49	56.22	14	1.34	56.71	13	1.46	53.82	14	1.57	52.22	14
Equity, commodity, and other contracts	1.26	0.39	90	1.89	0.36	89	2.41	0.40	90	3.09	0.46	89	1.56	0.34	88
0.21	0.10	87	0.25	0.11	86	0.22	0.09	86	0.23	0.10	85	0.21	0.13	84	
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	106.88	93.16	93	107.66	91.91	91	102.78	92.53	85	105.82	91.48	88	102.52	93.86	83
Over 1 year to 5 years	101.75	37.29	95	102.38	27.90	97	97.99	27.56	93	101.11	32.05	96	98.25	32.17	91
Over 5 years	2.67	22.61	18	2.98	29.78	16	2.68	27.01	15	2.81	27.06	11	2.41	30.45	16
2.47	26.09	18	2.29	29.19	18	2.11	29.89	15	1.89	29.56	13	1.87	28.09	14	
Gross negative fair value (absolute value)	2.11	2.48	38	0.91	1.18	43	0.65	0.98	37	1.49	1.55	57	1.09	0.83	66
Gross positive fair value	2.18	2.55	48	1	1.59	25	0.71	1.34	17	1.39	2.23	28	1.12	1.19	53
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.60	0.10	92	0.25	0.05	91	0.19	0.04	90	0.45	0.07	91	0.33	0.06	91
Gross positive fair value (X)	0.62	0.10	93	0.27	0.06	91	0.21	0.05	91	0.42	0.09	92	0.33	0.07	91
Held for trading (X)	0.57	0.06	91	0.26	0.05	91	0.19	0.04	91	0.42	0.07	92	0.32	0.06	91
Non-traded (X)	0.06	0.02	84	0.02	0.01	71	0.02	0.01	83	0	0.02	28	0.01	0.01	72
Current credit exposure (X)	0.49	0.06	93	0.20	0.05	90	0.11	0.04	86	0.27	0.06	92	0.22	0.05	90
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0.02	0	96	0	0	48	0.02	0	98	0	0	96	0	0	96
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	97
Other Ratios															
Current credit exposure / Risk-weighted assets	5.40	0.70	92	2.53	0.59	90	1.39	0.46	89	3.76	0.85	92	3.12	0.73	89

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	138,424	190,680	190,680	104,525	112,581
Gross losses	5,588	504	812	9,644	6,491
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	9,705	5,800	7,173	6,502	7,229
Net losses	-4,117	-5,296	-6,361	3,142	-738
Provision for loan and lease losses	-3,888	-52,101	-58,610	91,713	-8,771
Adjustments	0	-5	-7	-2,416	-23
Ending balance	138,653	143,870	138,424	190,680	104,525
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	0.09	16	-0.05	-0.12	63	-0.04	-0.09	60	0.07	0.51	5	-0.01	0.15	4
Provision for loan and lease losses / Average loans and leases	-0.01	0.16	16	-0.19	-0.21	42	-0.16	-0.16	43	0.27	0.82	10	-0.03	0.24	3
Provision for loan and lease losses / Net loan and lease losses	94.44	151.30	47	983.78	-65.12	91	921.40	-105.48	93	2,918.94	487.86	96	1,188.48	130.58	97
Allowance for loan and lease losses / Total loans and leases not held for sale	0.32	1.17	3	0.37	1.32	3	0.34	1.23	3	0.56	1.58	6	0.33	0.83	9
Allowance for loan and lease losses / Total loans and leases	0.32	1.15	4	0.36	1.30	5	0.34	1.20	5	0.56	1.55	6	0.33	0.81	9
Allowance for loan and lease losses / Net loans and leases (X)		38.64			17.40			21.39		60.69	11.58	93		8.03	
Allowance for loan and lease losses / Nonaccrual assets	181.65	428.13	21	102.01	330.05	10	113.18	364.13	10	144.77	299.17	20	124.99	218.72	35
ALLL / 90+ days past due + nonaccrual loans and leases	108.49	320.87	13	93.26	271.93	14	91.91	287.08	12	135.61	244.34	27	114.84	151.73	43
Gross loan and lease losses / Average loans and leases	0.02	0.16	14	0	0.20	0	0	0.19	0	0.03	0.34	6	0.02	0.28	6
Recoveries / Average loans and leases	0.03	0.07	28	0.02	0.08	20	0.02	0.08	17	0.02	0.07	17	0.02	0.08	19
Net losses / Average loans and leases	-0.01	0.09	8	-0.02	0.12	8	-0.02	0.11	6	0.01	0.27	6	0	0.21	4
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	1,195.20	34.26	99	60.14	25.09	89	74.38	34.67	89	100.17	33.98	96	71.32	36.22	89
Earnings coverage of net loan and lease losses (X)	-381.83	36.38	6	-273.49	26.30	3	-306.79	39.72	3	547.21	22.91	96	-2,622.41	24.40	1

Net Loan and Lease Losses By Type

Real estate loans	-0.09	-0.01	4	-0.04	0.02	10	-0.04	0.02	11	0.04	0.04	59	-0.03	0.01	9
Real estate loans secured by 1-4 family	-0.13	-0.02	3	-0.07	-0.01	11	-0.07	-0.02	10	-0.02	0.01	22	-0.04	0.01	9
Revolving	-0.22	-0.06	14	0.07	-0.07	88	-0.03	-0.07	43	0.33	0.01	93	-0.43	0.02	5
Closed-end	-0.12	-0.01	4	-0.08	-0.01	6	-0.08	-0.01	6	-0.05	0	9	0	0	54
Commercial real estate loans	-0.05	0	9	0	0.04	33	0.01	0.04	48	0.13	0.07	79	-0.01	0.01	13
Construction and land development	-0.02	-0.02	28	0	0.01	64	0	0	64	-0.08	0	7	-0.10	-0.01	7
1-4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	-0.02	-0.01	25	0	0.01	63	0	0	64	-0.08	0	4	-0.10	-0.01	5
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	-0.08	0	4	0	0.05	34	0.01	0.05	45	0.20	0.11	79	0	0.02	48
Owner-occupied	0	0	59	0	0.01	46	0	0.01	44	0.20	0.02	96	0	0.01	29
Other	-0.08	0.01	3	0	0.04	37	0.01	0.04	52	0	0.08	24	0	0.01	57
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	-0.50	0.01	2
Commercial and industrial loans	-0.01	0.11	21	-0.03	0.19	11	-0.02	0.17	13	-0.04	0.47	1	0.06	0.37	15
Loans to individuals		0.76			0.72			0.71		0.09	1.13	6		1.17	
Credit card loans		1.94			2.27			1.84			2.92			3.11	
Agricultural loans		0.02			0.02			0.02			0.19			0.08	
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	0.02	0.13	52	0	0.09	23	0	0.10	20	0	0.15	36	0	0.15	35

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	390,159	94,005	324,877	98,464	87,987
90+ days past due loans and leases	51,471	13,231	28,304	8,893	7,384
Nonaccrual loans and leases	76,329	141,036	122,308	131,712	83,630
Total past due and nonaccrual loans and leases	517,959	248,272	475,489	239,069	179,001
Restructured 30-89 days past due					
Restructured 30-89 days past due	525	0	22	5,782	227
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	68,047	73,484	76,701	38,861	54,872
Total restructured loans and leases	68,572	73,484	76,723	44,643	55,099
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	199	361	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	5,381	4,703	0	0
Total past due and nonaccrual loans held for sale	0	5,580	5,064	0	0
Restructured loans and leases in compliance	7,698	23,251	16,463	23,510	27,562
Other real estate owned	41	160	2,951	660	3,138
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.89	0.33	87	0.24	0.29	51	0.80	0.32	88	0.29	0.39	45	0.28	0.43	37
90+ days past due loans and leases	0.12	0.10	72	0.03	0.09	53	0.07	0.10	66	0.03	0.12	44	0.02	0.15	37
Nonaccrual loans and leases	0.17	0.37	21	0.36	0.54	31	0.30	0.46	30	0.39	0.66	27	0.27	0.51	21
90+ days past due and nonaccrual loans and leases	0.29	0.52	32	0.39	0.68	27	0.37	0.62	33	0.42	0.85	20	0.29	0.71	13
30-89 days past due restructured															
30-89 days past due restructured	0	0.01	46	0	0.01	19	0	0.01	42	0.02	0.01	75	0	0.01	31
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.15	0.09	76	0.19	0.12	74	0.19	0.10	79	0.12	0.13	54	0.17	0.14	65
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	40	0	0	82	0	0	81	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0.01	0	87	0.01	0	87	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.89	0.33	87	0.24	0.29	51	0.80	0.32	88	0.29	0.40	45	0.28	0.43	37
90+ days past due assets	0.12	0.10	72	0.03	0.09	52	0.07	0.10	66	0.03	0.12	44	0.02	0.15	35
Nonaccrual assets	0.17	0.37	21	0.36	0.55	30	0.30	0.47	29	0.39	0.67	27	0.27	0.53	21
30+ days past due and nonaccrual assets	1.18	0.89	73	0.63	1	31	1.17	0.97	70	0.71	1.29	26	0.57	1.19	15
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.08	0.33	12	0.09	0.40	9	0.08	0.36	11	0.08	0.52	4	0.07	0.44	5
90+ days past due and nonaccrual assets + other real estate owned	0.08	0.35	10	0.09	0.42	9	0.08	0.37	9	0.08	0.55	3	0.07	0.48	5
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.05	0.38	4	0.10	0.48	7	0.08	0.41	6	0.10	0.60	5	0.08	0.53	7
Allowance for loan and lease losses	61.01	55.46	62	114.30	67.85	84	102.40	62.64	84	84.78	66.66	75	109.60	115.41	55
Equity capital + allowance for loan and lease losses	0.76	3.63	6	1.37	4.12	13	1.17	3.60	10	1.36	4.97	9	1.02	4.28	10
Tier 1 capital + allowance for loan and lease losses	0.82	3.90	7	1.47	4.89	9	1.26	4.30	9	1.47	6.05	8	1.12	5.65	8
Loans and leases + other real estate owned	0.19	0.61	15	0.42	0.82	24	0.35	0.71	22	0.48	0.97	19	0.36	0.85	15

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	0.22	0.23	59	0.04	0.25	13	0.12	0.26	30	0.34	0.39	54	0.32	0.38	50
	90+ days past due	0.04	0.11	64	0.01	0.12	45	0	0.12	38	0.01	0.16	43	0.06	0.16	56
	Nonaccrual	0.56	0.41	72	1.13	0.60	84	0.97	0.52	83	1.07	0.76	77	0.75	0.46	79
Commercial and industrial																
	30–89 days past due	0.36	0.29	69	0.65	0.24	88	0.04	0.24	13	0.16	0.23	49	0.31	0.31	62
	90+ days past due	0.16	0.06	84	0	0.02	53	0.01	0.04	46	0	0.03	35	0.01	0.05	44
	Nonaccrual	0.18	0.47	25	0.23	0.65	22	0.22	0.57	25	0.36	0.75	29	0.17	0.83	17
Individuals																
	30–89 days past due	0.24	0.83	21	0.09	0.60	19	1.99	0.63	91	1.60	0.83	84	0.09	0.83	15
	90+ days past due	0	0.10	20	1.26	0.08	96	1.83	0.09	97	0	0.14	19	0.06	0.17	50
	Nonaccrual	0	0.17	10	0.05	0.17	37	0	0.17	11	0	0.28	18	0	0.17	23
Depository institution loans																
	30–89 days past due	0	0	44	0	0.03	44		0.01		0	0	46	0	0	47
	90+ days past due	0	0	46	0	0	47		0		0	0	46	0	0	49
	Nonaccrual	0	0	46	0	0	47		0		0	0	47	0	0	48
Agricultural																
	30–89 days past due		0.09			0.11			0.07			0.17			0.24	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.27			0.51			0.70			0.49			0.67	
Foreign governments																
	30–89 days past due		0			0			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.14			0.17			0.15			0.09			0.03	
Other loans and leases																
	30–89 days past due	1.30	0.13	94	0.26	0.11	81	1.25	0.12	95	0.27	0.18	73	0.25	0.20	66
	90+ days past due	0.15	0.01	94	0.03	0.01	87	0.08	0.01	94	0.04	0.01	88	0	0.01	65
	Nonaccrual	0	0.06	23	0	0.13	20	0	0.09	21	0.02	0.15	44	0	0.13	33

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.05	0.39	7	0.02	0.36	6	0.17	0.46	23	0.44	0.65	41	0.43	0.67	36
	90+ days past due	0.02	0.22	56	0	0.25	34	0	0.24	45	0.02	0.33	44	0.02	0.31	42
	Nonaccrual	0.25	0.58	30	0.74	0.76	60	0.59	0.71	50	1.03	0.89	66	1.18	0.73	82
Revolving	30-89 days past due	0	0.31	7	0.20	0.33	35	0.60	0.28	88	1.52	0.48	91	0.40	0.45	47
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	68	0.18	0.05	87
	Nonaccrual	0.41	0.86	49	1.69	1.05	78	0.53	1.18	48	2.53	1.13	85	2.56	1	83
Closed-end	30-89 days past due	0.05	0.41	11	0.01	0.36	6	0.14	0.49	21	0.35	0.65	29	0.44	0.70	38
	90+ days past due	0.02	0.25	56	0	0.27	36	0	0.26	45	0.02	0.38	46	0	0.35	34
	Nonaccrual	0.24	0.57	30	0.67	0.71	53	0.60	0.67	52	0.91	0.87	60	1.03	0.70	79
Junior lien	30-89 days past due	0	0.01	15	0	0.01	13	0	0.01	28	0	0.02	28	0.01	0.02	25
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.03	0.02	71	0.05	0.04	63	0.04	0.03	67	0.06	0.04	68	0.08	0.04	76
Commercial real estate	30-89 days past due	0.41	0.13	90	0.05	0.16	35	0.06	0.15	41	0.21	0.26	58	0.15	0.18	52
	90+ days past due	0.06	0.01	89	0.02	0.01	77	0	0.01	28	0	0.02	23	0.14	0.03	88
	Nonaccrual	0.89	0.29	91	1.60	0.48	94	1.40	0.38	95	1.13	0.62	80	0.11	0.23	30
Construction and development	30-89 days past due	0.87	0.19	89	0	0.15	18	0.42	0.17	82	0.19	0.28	58	0.87	0.28	86
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	5.08	0.14	98	1.42	0.31	89	0	0.20	15	0	0.41	11	0.50	0.20	85
1-4 family	30-89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0.87	0.13	91	0	0.10	21	0.42	0.13	86	0.19	0.22	66	0.87	0.20	89
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	5.08	0.12	98	1.42	0.25	90	0	0.16	18	0	0.35	12	0.50	0.17	87
Multifamily	30-89 days past due	0	0.04	28	0	0.09	26	0	0.07	55	0	0.09	22	0	0.08	39
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0.73	0	99
	Nonaccrual	0	0.06	26	2.83	0.13	99	2.50	0.17	98	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.49	0.10	95	0.08	0.12	52	0.02	0.13	29	0.28	0.23	66	0.07	0.14	34
	90+ days past due	0.10	0.01	92	0.03	0.01	79	0	0.01	31	0	0.02	26	0.02	0.03	66
	Nonaccrual	0.53	0.36	75	1.23	0.58	86	1.23	0.45	92	1.68	0.80	87	0.07	0.28	18
Owner Occupied	30-89 days past due	0.43	0.04	99	0.02	0.04	45	0.01	0.04	28	0.22	0.07	89	0.05	0.07	48
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0.02	0.01	77
	Nonaccrual	0.26	0.12	79	0.27	0.20	66	0.27	0.17	74	0.37	0.27	64	0.02	0.16	19
Other	30-89 days past due	0.06	0.05	71	0.06	0.07	65	0.02	0.08	51	0.06	0.14	52	0.03	0.07	41
	90+ days past due	0.10	0	94	0.03	0.01	84	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.28	0.21	68	0.96	0.31	88	0.96	0.23	91	1.32	0.44	90	0.04	0.10	40
Farmland	30-89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	-1,875,783	-1,962,512	-1,949,807	-1,832,344	-1,644,544
Retained earnings	13,806,255	12,862,448	13,117,344	12,207,688	11,656,707
Accumulated other comprehensive income (AOCI)	-1,784,977	114,040	-35,601	428,052	-194,613
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	10,145,495	11,013,976	11,131,936	10,803,396	9,817,550
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	704,509	755,275	751,317	775,663	776,127
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	119,811	97,869	103,500	65,493	142,702
Subtotal:	9,321,175	10,160,832	10,277,119	9,962,240	8,898,721
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	9,321,175	10,160,832	10,277,119	9,962,240	8,898,721
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	884,860	884,860	884,860	884,860	1,273,408
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	884,860	884,860	884,860	884,860	1,273,408
Less: Additional tier 1 capital deductions	26,249	22,076	19,755	24,899	20,118
Additional tier 1 capital	858,611	862,784	865,105	859,961	1,253,290
Tier 1 Capital	10,179,786	11,023,616	11,142,224	10,822,201	10,152,011
Tier 2 Capital					
Tier 2 capital instruments and related surplus	799,833	949,715	799,802	949,676	1,099,522
Non-qualifying capital instruments	0	26,951	0	53,889	80,807
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	195,065	195,182	184,746	259,891	124,406
Exited advanced approach eligible credit reserves	0	0	0	0	0
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	994,898	1,171,848	984,548	1,263,456	1,304,735
Exited advanced approach tier 2 capital before deductions	799,833	976,666	799,802	1,003,565	1,180,329
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	994,898	1,171,848	984,548	1,263,456	1,304,735
Exited advanced approach tier 2 capital	799,833	976,666	799,802	1,003,565	1,180,329
Total capital	11,174,684	12,195,464	12,126,772	12,085,657	11,456,746
Exited advanced approach total capital	10,979,619	12,000,282	11,942,026	11,825,766	11,332,340
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	147,484,542	155,998,138	161,212,790	142,434,964	117,896,815
Less: Deductions from common equity tier 1 capital	850,569	875,220	874,572	866,055	938,947
Less: Other deductions	1,121,993	-495,124	-168,128	-888,649	-207,854
Total assets for leverage ratio	145,511,980	155,618,042	160,506,346	142,457,558	117,165,722
Total risk-weighted assets	91,920,967	85,324,594	86,292,643	77,662,477	70,088,259
Exited advanced approach total RWA	81,629,990	78,079,450	77,807,211	74,460,356	67,526,905

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	10.14	11.77	30	11.91	12.59	42	11.91	12.37	45	12.83	12.35	62	12.70	12.11	70
Common equity tier 1 capital, column B	11.42	0.26	93	13.01	0.29	96	13.21	0.29	96	13.38	0.30	97	13.18	0.29	96
Tier 1 capital, column A	11.07	12.48	32	12.92	13.31	52	12.91	13.11	55	13.93	13.08	74	14.48	12.78	77
Tier 1 capital, column B	12.47	0.31	93	14.12	0.33	94	14.32	0.34	96	14.53	0.34	94	15.03	0.34	96
Total capital, column A	12.16	14.27	12	14.29	15.21	38	14.05	14.91	37	15.56	15.23	63	16.35	14.36	81
Total capital, column B	13.45	0.34	93	15.37	0.36	94	15.35	0.37	93	15.88	0.39	93	16.78	0.38	97
Tier 1 leverage	7	9.22	7	7.08	9.07	5	6.94	8.98	6	7.60	9.13	9	8.66	9.76	18
Supplementary leverage ratio, advanced approaches HCs	7.68	6.74	80	8.38	6.90	87	8.18	6.71	87	8.55	8.72	52	7.61	7.41	66

BHC Name

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	2,161,774	1,609,728	1,621,938	1,573,478	1,523,621	34.29	

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue	2.54			2.90			2.76			2.84			7.32		
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91		
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09		
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Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.95	12.02	85	14.41	11.72	60	14.38	12	57	14.29	11.03	62	14.86	11.51	65
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Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	137,265			125,719			126,362			112,312			98,871		
Net assets of broker-dealer subsidiaries / Consolidated assets	0.09	0.55	81	0.07	0.44	82	0.07	0.46	81	0.07	0.75	79	0.07	1.39	76

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	4,242,655	2,178,848	1,650,240	1,275,821	1,452,007
Real estate loans	0	75	0	131	195
Commercial and industrial loans	238,115	163,441	165,165	126,789	183,344
Loans to depository institutions and other banks acceptances	7	28,577	0	27	1,266
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	155	129	147	261	841
Agricultural loans	0	0	0	0	0
Other foreign loans	4,004,378	1,986,626	1,484,928	1,148,613	1,266,361
Lease financing receivables	0	0	0	0	0
Debt securities	15,275,483	17,174,120	20,212,067	20,358,191	14,721,983
Interest-bearing bank balances	22,600,735	30,848,294	24,862,784	30,436,259	25,722,630
Total selected foreign assets	42,118,873	50,201,262	46,725,091	52,070,271	41,896,620
Total foreign deposits	77,410,077	90,522,495	102,054,363	96,580,696	72,577,683
Interest-bearing deposits	68,503,684	68,192,823	75,767,102	71,198,527	60,400,334
Non-interest-bearing deposits	8,906,393	22,329,672	26,287,261	25,382,169	12,177,349

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	2.80	0.84	84	1.69	0.63	81	1.79	0.66	80	1.59	0.87	74	3.06	1.25	77
Cost: Interest-bearing deposits	0.18	0.52	33	-0.11	0.12	11	-0.11	0.14	11	-0.03	0.42	7	0.57	1.19	13

Net Losses as a Percent of Foreign Loans by Type

	Peer # 1	Pct								
Real estate loans	0.26		0.18		0.20		5.18		27.03	
Commercial and industrial loans	0.13		0.86		0.79		0.64		0.29	
Foreign governments and institutions	0.05		0		0		0		0	

Growth Rates

	Peer # 1	Pct	Peer # 1	Pct	Peer # 1	Pct	Peer # 1	Pct	Peer # 1	Pct	Peer # 1	Pct			
Net loans and leases	94.72	20.31	86	51.26	-0.16	88	29.35	6.83	82	-12.13	-2.40	30	-32.63	22.48	5
Total selected assets	-16.10	21.10	26	2.82	3.36	55	-10.27	9.48	26	24.28	2.04	77	8.08	12.40	65
Deposits	-14.49	-2.72	23	14.06	10.74	55	5.67	0.73	57	33.07	3.46	90	-2.83	10.36	26

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Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	58,622	265,289	771,162	946,479	2,139,241	-77.90	-85.03
Dividends	43	250,000	751,109	900,000	2,024,132	-99.98	-99.99
Interest	58,579	15,289	20,053	46,479	115,109	283.14	40.90
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	49	8,392	160	662	-100.00	-100.00
Dividends	0	49	8,306	160	662	-100.00	
Interest	0	0	86	0	0		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0		
Dividends		0	0	0	0		
Interest		0	0	0	0		
Management and service fees		0	0	0	0		
Other income		0	0	0	0		
Total income from subsidiaries	58,622	265,338	779,554	946,639	2,139,903	-77.91	-85.04
Securities gains (losses)	0	0	0	0	0		
Other operating income	-7,477	25,941	32,221	19,447	16,151		
Total operating income	51,145	291,279	811,775	966,086	2,156,054	-82.44	-87.39
Operating Expenses							
Personnel expenses	424	5,261	667	665	820	-91.94	
Interest expense	78,487	93,162	120,463	134,611	117,732	-15.75	123.25
Other expenses	1,711	-6,378	-13,155	-4,832	31,675		-95.57
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	80,622	92,045	107,975	130,444	150,227	-12.41	9.34
Income (loss) before taxes	-31,644	199,236	703,801	835,175	2,009,588		
Applicable income taxes (credit)	-14,217	-22,207	-25,694	-28,167	-24,280		
Extraordinary items							
Income before undistributed income of subsidiaries	-17,427	221,443	729,495	863,342	2,033,868		
Equity in undistributed income of subsidiaries	1,197,759	917,410	815,824	345,968	-541,652	30.56	151.56
Bank subsidiaries	1,182,265	903,197	803,333	326,041	-559,940	30.90	157.46
Nonbank subsidiaries	15,494	14,213	12,491	19,927	18,288	9.01	-8.55
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	1,180,332	1,138,853	1,545,319	1,209,310	1,492,216	3.64	40.11
Memoranda							
Bank net income	1,182,308	1,153,197	1,554,442	1,226,041	1,464,192	2.52	46.11
Nonbank net income	15,494	14,262	20,797	20,087	18,950	8.64	-8.55
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	1-Year	5-Year
Assets										
Investment in bank subsidiaries	13,934,448	89.74	14,882,649	89.94	14,240,478	85.08	13,745,347	12,004,861	-6.37	12.38
Common and preferred stock	10,543,768	67.90	11,374,057	68.73	11,120,901	66.44	10,799,946	9,349,756	-7.30	15.61
Excess cost over fair value	55,436	0.36	55,436	0.34	55,436	0.33	51,272	51,272	0.00	42.84
Loans, advances, notes, and bonds	3,110,000	20.03	3,210,000	19.40	2,810,000	16.79	2,670,000	2,370,000	-3.12	1.63
Other receivables	225,244	1.45	243,156	1.47	254,141	1.52	224,129	233,833	-7.37	24.86
Investment in nonbank subsidiaries	192,505	1.24	187,010	1.13	185,291	1.11	172,774	163,007	2.94	-12.13
Common and preferred stock	192,505	1.24	187,010	1.13	185,291	1.11	172,774	163,007	2.94	-2.36
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	0	0	0	0	0	0	0	0		-100.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	18,246	0.12	114	0	107	0	113	112,089	15905.26	1864.05
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	823,313	5.30	987,452	5.97	1,731,686	10.35	2,515,960	2,559,133	-16.62	55.96
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	4	0	4	0	4	0	4	4	0.00	0.00
Intangible assets	10,608	0.07	12,523	0.08	12,044	0.07	0	0	-15.29	
Other assets	548,415	3.53	478,021	2.89	568,519	3.40	625,369	1,047,531	14.73	50.34
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	15,527,539	100.00	16,547,773	100.00	16,738,129	100.00	17,059,567	15,886,625	-6.17	14.92
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	499,236	3.02	499,236	2.98	498,994	499,774	-100.00	
Borrowings with maturity over 1 year	2,707,434	17.44	1,993,464	12.05	2,006,263	11.99	2,492,675	1,996,149	35.82	80.84
Subordinated notes and debentures	1,068,348	6.88	1,098,730	6.64	1,145,740	6.85	1,098,536	1,098,271	-2.77	-2.67
Other liabilities	683,595	4.40	611,670	3.70	714,442	4.27	744,791	776,333	11.76	58.08
Balance due to subsidiaries and related institutions	37,807	0.24	445,837	2.69	355,652	2.12	536,315	425,140	-91.52	-88.15
Total liabilities	4,497,184	28.96	4,648,937	28.09	4,721,333	28.21	5,371,311	4,795,667	-3.26	34.39
Equity Capital	11,030,355	71.04	11,898,836	71.91	12,016,796	71.79	11,688,256	11,090,958	-7.30	8.51
Perpetual preferred stock (income surplus)	884,860	5.70	884,860	5.35	884,860	5.29	884,860	1,273,408	0.00	0.32
Common stock	408,619	2.63	408,619	2.47	408,619	2.44	408,619	408,619	0.00	0.00
Common surplus	963,561	6.21	935,005	5.65	939,281	5.61	963,498	1,012,987	3.05	-7.13
Retained earnings	13,806,255	88.91	12,862,448	77.73	13,117,344	78.37	12,207,688	11,656,707	7.34	46.39
Accumulated other comprehensive income	-1,784,977	-11.50	114,040	0.69	-35,601	-0.21	428,052	-194,613		
Other equity capital components	-3,247,963	-20.92	-3,306,136	-19.98	-3,297,707	-19.70	-3,204,461	-3,066,150		
Total liabilities and equity capital	15,527,539	100.00	16,547,773	100.00	16,738,129	100.00	17,059,567	15,886,625	-6.17	14.92
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	270,000	1.61	0	0		
Loans and advances from nonbank subsidiaries	0	0	277,851	1.68	0	0	277,782	277,689	-100.00	-100.00
Notes payable to subsidiaries that issued TPS	0	0	269,514	1.63	0	0	269,447	269,357	-100.00	-100.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	14.16	11.02	78	13.04	12.52	61	13.21	11.94	67	10.81	7.29	79	14.02	9.68	89
Bank net income / Average equity investment in banks	14.68	11.60	78	13.97	12.35	65	14.08	11.80	76	11.76	7.45	82	15.03	10.51	87
Nonbank net income / Average equity investment in nonbanks	11.05	9.71	61	10.60	13.18	53	11.52	13.12	57	11.88	9.75	66	12.02	7.89	69
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	100.17	98.76	30	101.26	96.45	48	100.59	96.79	42	101.38	88.16	41	98.12	82.22	30
Nonbank net income / Parent net income	1.31	2.50	61	1.25	3.22	56	1.35	3.40	57	1.66	3.59	58	1.27	5.93	59
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	40.77	18.39	85	39.07	16.51	87	39.29	16.81	87	45.95	20.06	85	43.24	20.43	82
Total debt / Equity capital	34.23	12.61	86	30.18	11.37	85	30.38	11.71	84	34.99	14.41	82	32.41	14.31	78
Total debt + notes payable to subs that issued TPS / Equity capital	34.23	14.76	86	32.45	13.41	86	30.38	13.63	84	37.30	16.67	84	34.84	16.36	80
Total debt + Loans guaranteed for affiliate / Equity capital	34.23	12.68	86	30.18	11.46	85	30.38	11.77	84	34.99	14.68	82	32.41	14.56	78
Total debt / Equity capital – excess over fair value	34.40	12.75	85	30.32	11.47	85	30.53	11.81	84	35.15	14.52	82	32.56	14.51	78
Long-term debt / Equity capital	34.23	11.91	86	25.99	10.65	85	26.23	10.95	83	30.72	13.56	82	27.90	13.04	77
Short-term debt / Equity capital	0	0.48	40	4.20	0.55	89	4.15	0.57	89	4.27	0.77	87	4.51	1.02	84
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0.50	0.09	88	0.47	0.08	90	0.46	0.05	90	0.44	0.08	89	0.46	0.12	88
Long-term debt / Consolidated long-term debt	51.90	39.59	58	89.19	40.69	85	100	39.86	95	87.79	34.67	92	67.45	28.44	83
Double Leverage															
Equity investment in subs / Equity capital	97.84	104.01	21	97.63	103.15	14	94.55	103.22	9	94.32	102.81	10	86.23	103.22	3
Total investment in subs / Equity capital	128.07	109.29	88	126.65	108.29	87	120.05	108.40	85	119.08	110.16	83	109.71	111.07	65
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.15	0.39	23	-0.19	0.27	16	-0.42	0.29	9	-0.55	0.47	14	-1.02	0.36	5
Equity investment in subs – equity cap / Net income-div (X)		1.15			0.85			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	11.90	130.36	9	54.96	152.56	11	113.37	152.85	36	129.79	136.59	53	286.22	177.68	83
Cash from ops + noncash items + op expense / Op expense + dividend	-97.48	118.32	7	50.66	155.61	12	147.18	154.48	55	223.11	147.24	83	281.11	190.27	80
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	13.23	105.80	13	-44.66	94.59	6	36.61	98.54	10	96.72	134.08	26	333.28	116.34	97
Pretax operating income + interest expense / Interest expense	59.68	1,565.66	16	313.86	1,645.53	18	684.25	1,835.33	30	720.44	2,016.32	39	1,806.92	1,968.54	62
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	59.68	1,454.22	15	310.11	1,896.20	18	676.06	1,770.77	29	700.98	1,539.23	41	1,691.70	1,632.83	64
Dividends + interest from subsidiaries / Interest expense + dividends	10.29	150.57	11	46.18	174.48	11	103.46	174.12	25	122.71	150.43	46	293.14	210.80	77
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	31.81	26.99	73	30.70	40.79	66	36.97	47.61	69	27.04	35.64	64	32.16	57.11	66
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.14	3.60	61	2.28	3.29	48	6.79	3.44	74	11.34	3.85	85	12.29	2.64	89
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.14	1.77	55	0.28	1.76	62	0.26	1.76	63	0.27	2.66	61	0.33	5.62	58
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	81	0	0.07	82	0	0.06	81	0	0.08	77	0.01	0.19	73

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		70.90		217.41	69.90	94	86.77	66.37	72	73.76	81.10	53	30.10	57.84	26
Dividends declared / Net income.....	41.63	31.93	70	42.27	27.22	83	40.96	28.27	77	52.66	42.29	66	41.03	33.08	65
Net income – dividends / Average equity.....	8.26	7.51	63	7.53	9.25	42	7.80	8.62	45	5.12	4.14	64	8.26	6.46	74
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	0.01	133.26	21	51.93	160.45	20	118.66	155.92	37	141.33	132.17	57	330.60	178.13	83
Dividends from nonbank subsidiaries.....	0	2.76	25	0.01	6.19	43	1.31	4.90	62	0.03	3.41	48	0.11	7.53	41
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries.....	0.01	183.35	8	51.94	213.42	11	119.97	203.53	28	141.36	174.85	47	330.71	260.40	75
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	0	43.79	16	21.68	43.30	25	48.32	45.96	49	73.41	60.28	64	138.24	66.55	94
Interest income from bank subsidiaries.....	4.95	0.21	97	1.33	0.11	93	1.29	0.11	93	3.79	0.36	93	7.86	0.54	96
Management and service fees from bank subsidiaries.....	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	4.96	52.71	14	23	48.70	26	49.61	51.33	47	77.20	62.88	66	146.10	69.36	93
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	0	47.96	14	0.34	66.90	19	39.94	62.63	37	0.80	56.39	32	3.49	82.95	25
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0.41	2.44	67	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries.....	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries.....	0	64.26	10	0.34	94.31	7	40.35	87.22	34	0.80	79.84	17	3.49	150.41	12
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	0.08	67.73	20	85.83	72.55	37	92.53	74.16	42	93.16	69.76	51	93.88	67.32	54
Interest income from bank subsidiaries.....	114.54	0.98	99	5.25	0.27	94	2.47	0.23	92	4.81	0.63	92	5.34	0.80	91
Management and service fees from bank subsidiaries.....	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries.....	114.62	81.70	99	91.08	82.68	32	95	83.13	34	97.97	82.20	52	99.22	78.80	65
Dividends from nonbank subsidiaries.....	0	2.90	24	0.02	3.56	44	1.02	3.07	66	0.02	1.95	48	0.03	2.65	40
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0.01	0.18	76	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries.....	0	4.41	19	0.02	5.69	32	1.03	4.67	58	0.02	4.70	35	0.03	7.29	26
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57		55.66	152.66	46	54.08	158.10	43	55.67	135.13	51	55.56	83.37	62
Loans and advances from subsidiaries / Total debt.....	0	27.96	14	7.74	28.03	39	7.39	26.38	38	6.79	27.08	40	7.73	28.33	41